etc. The HPEC report observes that the Central policy focus needs to be on empowerment of the city government to take economic and service delivery dicisions as envisaged originally in the 74th Amendment to the Constitution.

The HPEC report observes that the aim must be to create a city government with the necessary autonomy, accountability and power to provide local public goods in a reasonably unfettered fashion

**Non-issue of pass books by Banks**

†4380. SHRI MANGANI LAL MANDAL Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that inspite of clear directions and guidelines by the Reserve Bank of India, pass books are not being issued to their account holders by private and multinational banks;

(b) whether it is also a fact that an account can be operated by depositing a minimum amount of Rs. 500/- in the public sector banks whereas private and multinational banks compel the account holders to maintain a certain amount in the account; and

(c) if so, the number and names of private and multinational banks alongwith the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) On receiving some representations from saving bank account holders including senior citizens' associations regarding non-issuance of Pass Books by many banks, Reserve Bank of India (RBI), *vide* its guidelines dated October 4, 2006, has advised all scheduled commercial banks (excluding Regional Rural Banks) to invariably offer pass book facility to all its savings bank account holders (individuals). In case the bank offers the facility of sending statement of account, and the customer chooses to get this statement, the bank must issue a monthly statement of account. The banks have also been advised that the cost of providing such pass book or statements should not be charged to the customer.

†Original notice of the question was received in Hindi.

in view of most banks moving to Core Banking platform wherein customers have the convenience of round-the-clock banking services through ATMs, phone banking, Net Banking, etc. Indian Banks' Association (IBA) requested RBI to review the aforesaid instructions. However, RBI has decided not to revise the instructions issued on October 4, 2006.

In case any violation of extant guidelines is noticed, RBI takes appropriate regulatory action against the bank(s) concerned.

(b) The minimum amount required to be maintained for operating a saving bank/current account varies across banks since RBI has not stipulated any minimum balance to be maintained in savings/current accounts.

(c) The present management information system of RBI does not generate the information in the desired form.

**Service Tax paid for Jalvayu Towers Project of AFNHB**

4381. SHRI RAJ NATH SINGH: Will the Minister of FINANCE be pleased to state:

(a) the total amount of service tax paid/levied by Government for the entire Jalvayu Towers projects of AFNHB in Sector 47, Noida till date;

(b) the amount of service tax actually paid by the contractor or AFNHB;

(c) the amount of service tax charged per allottee by AFNHB in the name of service tax;

(d) if so, whether the Government propose to exempt the above project from the burden of service tax so that the allottees are not subject to additonal financial burden since the project commenced much before 2005; and

(e) if not, reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The amount of service tax paid in this case is "nil".

(c) There is no information that allottees of AFNHB have been charged any amount in the name of service tax.